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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	James	Fannie
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Brown	Brown
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		Fannie
have used in the last 8 years	First name	First name
	Middle name	Middle name
Include your married or maiden names.		Turner-Brown
acs.i na.iissi	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- <u>5695</u>	XXX - XX- 2869
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 James First Name	Brown Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	1458 W 114th pl	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Chicago Illinois 60643 City State Zip Code	Chicago Illinois 60643 City State Zip Code
	Cook County	Cook County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
<ol> <li>6. Why you are choosing this district</li> </ol>	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 James		Brown		Case number (if kno	own)	
First Name	Middle Name	Last Name				
Part 2: Tell the Court A	About Your Bankruptcy	Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		of description of each, see <i>a</i> 010)). Also, go to the top of				ndividuals Filing for
8. How you will pay the fee	more details about cashier's check, of may pay with a creation of the cashier's check, of may pay with a creation of the cashier's check, of may pay with a creation of the cashier's cashier's check, of may pay with a creation of the cashier of th	at how you may pay. Typor money order If your a redit card or check with a refee in installments. If your Filing Fee in Install y fee be waived (You man not required to, waive you you line that applies to you	pically, if you attorney is a pre-printer you choose allments (C ay request our fee, an ur family si	ou are paying the submitting you ed address. ethis option, significial Form 103 this option only ad may do so on ize and you are used.	e fee yourself, r payment on and attach to A).  If you are filing the your incorunable to pay to the results of the pay to the pay to the results of the pay to the pay t	ice in your local court for you may pay with cash, your behalf, your attorney the Application for ng for Chapter 7. By law, a me is less than 150% of the fee in installments). If filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	<b>—</b>	orthern District of Illinois	When When When	11/17/2009 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	09-bk-43589
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a busines partner, or by an affiliate?	Yes. Debtor		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction				

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Debtor 1 James Brown \_\_ Case number (if known) Middle Name Last Name Report About Any Businesses You Own as a Sole Proprietor Part 3: 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 James
 Brown Last Name
 Case number (if known)

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Abo	out Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You	must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a npletion.
	The law requires that you receive a briefing	. ,	he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ad agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.			requirement, atta efforts you made unable to obtain i	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		receive a briefing must file a certifica with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		•	he 30-day deadline is granted only mited to a maximum of 15 days.		•	he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		l am not require counseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 James Brown Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ James Brown /s/ Fannie Brown Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 6/9/2017 Executed on \_ 6/9/2017 MM / DD / YYYY MM / DD / YYYY

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Debtor 1 James		Brown	Case number (if	known)	
First Name	Middle Name	Last Name	<u> </u>		_
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12,	or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the	
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 3	42(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I	ı
represented by an				lules filed with the petition is incorrect.	
attorney, you do not	•				
need to file this page.	/s/ Morsheda Hash	em	Date	6/9/2017	
	Signature of Attorney	····		M / DD / YYYY	
	Morsheda Hashem				
	Printed name				
	Semrad Law Firm				
	Firm name				
	11101 S. Western Ave	enue			
	Street				
	Chicago		Illinois	60643	
	City		State	Zip Code	
	Contact phone	3122374973	Email address	mhashem@semradlaw.com	
			<del>-</del>		
	Bar number	·	State		

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	James		Brown
İ	First Name	Middle Name	Last Name
Debtor 2	Fannie		Brown
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(Otate)

П	Check if this is an
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	<b>#</b> 400,000,00
1a. Copy line 55, Total real estate, from Schedule A/B	\$128,366.66 —————————————————————————————————
1b. Copy line 62, Total personal property, from Schedule A/B	\$24,175.00
1c. Copy line 63, Total of all property on Schedule A/B	\$152,541.66
Part 2: Summarize Your Liabilities	
	<b>Your liabilities</b> Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$403,286.28
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	e D
, , , , , , , , , , , , , , , , , , , ,	
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$20,258.37
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$20,258.37
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$20,258.37
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$20,258.37
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$20,258.37 \$423,544.65
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$20,258.37 \$423,544.65

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Brown Debtor 1 James \_ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$6,378.50 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to id	entify your c	ase:					
Debtor 1	James				Brown			
	First Name	)	Middle N	ame	Last Name			
Debtor 2 (Spouse, if f	Fannie First Name	)	Middle N	ame	Brown Last Name	_		
United St	ates Bankruptcy C	Court for the:	Northern	Dist	rict of Illinois (State)	_		
Case nun	nber				(Glale)	_		
Officia	al Form 10	6A/B						Check if this is an amended filing
Sche	dule A/B:	Prope	rty					12/1
category responsib write you Part 1:	where you think le for supplying of name and case Describe Eac	it fits best. E correct infor number (if k	Be as complete a mation. If more s nown). Answer e ee, Building, Lai	nd accurate as pace is needed very question. nd, or Other	ly once. If an asset fits is possible. If two married, attach a separate sho Real Estate You Owle, building, for single, building, land, or single	ed people ar eet to this fo n or Have a	e filing together, both a orm. On the top of any a an Interest In	re equally
	No. Go to Part 2							
1.1	Chicago	available, or	60643 Zip Code	Single-fan  Duplex or  Condomin  Manufactt  Land Investmer  Timeshare  Other  Other  Debtor 1 one.  Debtor 1 one.  At least or	multi-unit building nium or cooperative ured or mobile home  at property  materest in the property  ponly and Debtor 2 only are of the debtors and and ation you wish to add a	? Check	the amount of any secucreditors Who Have Classifications who Have Classifications with the entire property? \$69366.66  Describe the nature of interest (such as fee sthe entireties, or a life Check if this is considered (see instructions)	simple, tenancy by
If you	Chicago	available, or		Single-fan  Duplex or Condomin  Manufacti Land Investmer Other  Other  Debtor 1 one.  Debtor 1 one.  At least or	multi-unit building nium or cooperative ured or mobile home  at property  merest in the property  ponly and Debtor 2 only are of the debtors and and ation you wish to add a	? Check	the amount of any secucreditors Who Have Classifications who Have Classifications with the entire property? \$59000.00  Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by

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Debtor 1	James First Name	Middle Name	Brown Last Name	Case number	(if known)	
1.3	et address, if available, or ot	Г	What is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	apply.	the amount of any secu	claims or exemptions. Put pred claims on Schedule D: nims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	simple, tenancy by
		] ] ] ]	Who has an interest in the property  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and an	other	(see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. W	rtion you own for a rite that number h	<b>.</b>	uding any entrie	s for pages \$12	8366.66
Do you ow		equitable interest	in any vehicles, whether they are also report it on Schedule G: Executo	-	-	
•	ns, trucks, tractors, sport ut		·	ry Contracts and	onexpired Leases.	
3.1	Make Model: Year: Approximate mileage:	Cadillac Escalade 2012 96000	Who has an interest in the propose.  Debtor 1 only	perty? Check	the amount of any seco	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Other information: 2012 Cadillac Escalade	30000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an  Check if this is community		Current value of the entire property? \$21725.00	Current value of the portion you own? \$21725.00
3.2	Make Model: Year:		who has an interest in the propose.  Debtor 1 only	perty? Check	the amount of any seco	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	James First Name	Middle Name	Brown Last Name	Case number	ei (ii kiiowii)	
3.3	Make Model: Year:		Who has an interest in the prone.  Debtor 1 only	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	· · · · · · · · · · · · · · · · · · ·
	Approximate mileage:		Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only			——————————————————————————————————————
			At least one of the debtors			
			Check if this is communi instructions)	ty property (see		
3.4	Make		Who has an interest in the p	roperty? Check	Do not deduct secured	
	Model:		one.		the amount of any secu Creditors Who Have Cla	
	Year: Approximate mileage:		Debtor 1 only		Creditors Willo Have Cia	ums secured by Fropen
	Approximate inilicage.		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi instructions)	ty property (see		
	nples: Boats, trailers, motors No Yes	s, personal watercraft	r, fishing vessels, snowmobiles, m	otorcycle accessor	ies	
	No Yes Make Model:	s, personal watercraft	Who has an interest in the prone.	ŕ	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
<b>✓</b>	No Yes Make Model: Year:	s, personal watercraft	Who has an interest in the p	ŕ	Do not deduct secured	red claims on <i>Schedule</i>
<b>✓</b>	No Yes Make Model:	s, personal watercraft	Who has an interest in the pone.	ŕ	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
<b>✓</b>	No Yes Make Model: Year:	s, personal watercraft	Who has an interest in the prone.	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
<b>✓</b>	No Yes Make Model: Year: Approximate mileage:	s, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only	roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
<b>✓</b>	No Yes Make Model: Year: Approximate mileage:	s, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	roperty? Check  / and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:	s, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the prone of the property	roperty? Check  / and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classification Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model:	s, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the prone.	roperty? Check  / and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clas  Current value of the entire property?  Do not deduct secured the amount of any secu	claims or Schedule of the portion you own?
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:	e, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)  Who has an interest in the prone. Debtor 1 only	roperty? Check  / and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propen  Current value of the portion you own?  claims or exemptions. I used claims on Schedule ims Secured by Propen
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:	s, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only	roperty? Check  / and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. It is claims on Schedule ims Secured by Propert  Current value of the
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year:	s, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	roperty? Check  and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. Fired claims on Schedule ims Secured by Propert
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:	s, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors	roperty? Check  and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?
4.1	No Yes  Make Model: Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:	s, personal watercraft	Who has an interest in the prone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)  Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	roperty? Check  and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule portion you own?

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Debtor 1 James Brown Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Set, Couch, Tables, Chairs \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone, Television \$400.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$225.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Watches, Rings, Necklaces \$1200.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... Cash on Hand \$25.00 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2350.00 for Part 3. Write that number here .....

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Brown Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: TCF Bank \$100.00 17.2. Checking account: TCF Bank 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 James		Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
21.			, thrift savings accounts	s, or other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements companies, or others  No	prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:	-		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:	-		
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or for	r a number of years)	
	✓ No  Yes	Issuer name and description:			

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Debt	tor 1 James First Name Mid	Brown  Idle Name Last Name	Case number (if known)	
24.			a qualified state tuition program	
∠→.	26 U.S.C. §§ 530(b)(1), 529A(b), and 5		a quanneu state tuition program.	
	<b>✓</b> No			
	Institution name and des	scription. Separately file the records of any interests.	.11 U.S.C. § 521(c):	
	<u> </u>			
25.		in property (other than anything listed in line 1)	), and rights or powers	
	exercisable for your benefit			
	✓ No			
	Yes. Describe			
26. Patents, copyrights, trademarks, trade secrets, and other intellectual property  Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  No  Yes. Describe  27. Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses  No  Yes. Describe  Yes. Describe				
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  ✓ No  ───────────────────────────────────				
	<u> </u>			
exercisable for your benefit  No Yes. Describe  26. Patents, copyrights, trademarks, trade secrets, and other intellectual property  Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  No Yes. Describe  27. Licenses, franchises, and other general intangibles  Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses  No Yes. Describe  Money or property owed to you?  Current value of the				
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses  No				
21.	· · · · · · · · · · · · · · · · · · ·		enses, professional licenses	
	<b>✓</b> No			
	Yes. Describe			
Mon	ney or property owed to you?			Current value of the
Mon	ney or property owed to you?			portion you own?
Mon	ney or property owed to you?			portion you own? Do not deduct secured
				portion you own? Do not deduct secured
	Tax refunds owed to you		ABLE program, or under a qualified state tuition program.  the records of any interests.11 U.S.C. § 521(c):  In anything listed in line 1), and rights or powers  Intellectual property yalties and licensing agreements  Current value of the portion you own? Do not deduct secured claims or exemptions.  In anything listed in line 1), and rights or powers  Current value of the portion you own? Do not deduct secured claims or exemptions.  In anything listed in line 1), and rights or powers  Current value of the portion you own? Do not deduct secured claims or exemptions.  In anything listed in line 1), and rights or powers  Current value of the portion you own? Do not deduct secured claims or exemptions.  All Refund  All R	
	Tax refunds owed to you  No Yes. Give specific information		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you  No Yes. Give specific information about them, including whether			portion you own? Do not deduct secured claims or exemptions.  \$0.00
	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns		State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethe you already filed the returns and the tax years		State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethe you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon	r	State:  Local: ivorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r	State:  Local: ivorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r	State:  Local: ivorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r	State:  Local: ivorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years	r	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whethe you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon No Yes. Give specific information	r	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  No Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support Examples: Past due or lump sum alimonal Yes. Give specific information  Other amounts someone owes you Examples: Unpaid wages, disability insurance.	ry, spousal support, child support, maintenance, di	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insuration	ry, spousal support, child support, maintenance, di	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insure Social Security benefits; unpaid Yes.	ry, spousal support, child support, maintenance, di	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you  No  Yes. Give specific information about them, including whether you already filed the returns and the tax years  Family support  Examples: Past due or lump sum alimon Yes. Give specific information  Other amounts someone owes you  Examples: Unpaid wages, disability insuration	ry, spousal support, child support, maintenance, di	State: Local: ivorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 James		Brown	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policie Examples: Health, disability, or		eavings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insurance of each policy and list its violation	ompany	mpany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that If you are the beneficiary of a liv property because someone has	ring trust, expect proc		cy, or are currently entitled to receive	
	No Yes. Describe				
33.	Claims against third parties, Examples: Accidents, employm			e a demand for payment	
	No Yes. Describe				
34.	Other contingent and unliquito set off claims	– idated claims of eve	ry nature, including counter	rclaims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you did	– not already list			
	Yes. Describe				
36.	Add the dollar value of all of for Part 4. Write that number	-			\$100.00
Part	5: Describe Any Busines	s-Related Proper	ty You Own or Have an I	nterest In. List any real estate in Par	rt 1.
37.	Do you own or have any lega	l or equitable intere	st in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or com	missions you already	earned		or oxomptions
	No Yes. Describe				
39.	Office equipment, furnishing: Examples: Business-related con		odems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	ctronic devices
	No Yes. Describe				
		_			

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Deb	tor 1 James		Brown	Case number (if known)		
1	First Name	Middle Name	Last Name			
40.	Machinery, fixtures, ec	quipment, supplies you use in bu	isiness, and tools of your trade			
	<b>✓</b> No					
	Yes. Describe					
11	Inventory					
41.						
	✓ No				4	
	Yes. Describe					
	L					
42.	Interests in partnershi	ps or ioint ventures				
	✓ No	, ,				
		Name of	entity:	% of ownership:		
	Yes. Give specific information about					
	them					
43.	Customer lists, mailing	lists, or other compilations			<del></del>	•
	<b>√</b> No					
		clude personally identifiable inform	ation (as defined in 11 IISC & 1	101(414))2		
	Tes. De your liste lin	oldde personally identifiable imorni	ation (as defined in 11 5.5.5. g 1	101(4179):		
	☐ No					
	Yes. Descri	be				
44.	Any business-related p	property you did not already list				
	<b>✓</b> No					
	Yes. Give specific					<b>-</b> '
	information					•
					<u> </u>	•
		ll of your entries from Part 5, inc		ou have attached		
for Pa	art 5. Write that number	r here				
Part	B. Describe Any Fa	rm- and Commercial Fishin	g-Related Property You Ov	wn or Have an Interest In.		
ı aı		interest in farmland, list it in Part 1.	. ,			
46.	Do you own or have ar	ny legal or equitable interest in	any farm- or commercial fishin	g-related property?		
	No Code Bod 7		•		Current value of the	•
	No. Go to Part 7.				portion you own?	
	Yes. Go to line 47.				Do not deduct secure or exemptions	ed claims
47.	Farm animals				o. o.o.iipaoiio	
	Examples: Livestock, po	oultry, farm-raised fish				
	<b>✓</b> No					
	Yes. Describe					

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Debt				Case number (if known)	
48.			act Hamo		
	<b>√</b> No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	es, and tools of trade		
	<b>✓</b> No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No				
	Yes. Describe				
Ask   Copse-lither growing or harvested					
51.		cial fishing-related property you did	not already list		
	<u> </u>				
	Tool Bookingen.				
	-			Г	
•				L	
Part 7	Describe All Pro	perty You Own or Have an Intere	est in That You Did No	t List Above	
	Do you have other prop	perty of any kind you did not already l			
		s, country club membership			
54. A	dd the dollar value of al	l of your entries from Part 7. Write that	at number here		<b>&gt;</b>
Part 8	E: List the Totals of	Each Part of this Form			
55 <b>C</b>	Part 1: Total roal actato	line 2		•	\$128366.66
JJ. 1	art I. Total leaf estate	, iiie 2			
56. <b>p</b>	oart 2 total vehicles, line	e 5	\$21725.00		
57. <b>P</b>	art 3: Total personal an	d household items, line 15	\$2350.00		
58. <b>P</b>	art 4: Total financial as	sets, line 36	\$100.00		
59. <b>F</b>	Part 5: Total business-re	elated property, line 45			
60. <b>F</b>	Part 6: Total farm- and f	ishing-related property, line 52			
61. <b>F</b>	Part 7: Total other prope	erty not listed, line 54			
62. <b>T</b>	Total personal property.	Add lines 56 through 61.	\$24175.00		+ \$24175.00
			<del>2</del> 2	Copy personal property total	
					\$152541.66
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	James		Brown	
	First Name	Middle Name	Last Name	
Debtor 2	Fannie		Brown	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number (If known)			(State)	

### Official Form 106C

### Check if this is an amended filing

### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	tt 1: Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: 1458 W 114th pl, Chicago, IL 60643 Line from Schedule A/B: 01	\$69,366.66	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901
	Brief description:  Bedroom Set, Couch, Tables, Chairs  Line from Schedule A/B: 06	\$500.00	\$500.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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 Debtor 1 James
 Brown First Name
 Case number (if known)

 Last Name
 Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Cell Phone, Television	\$400.00	\$400.00  100% of fair market value, up to any	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07		applicable statutory limit	
Brief description: Used Clothing	\$225.00	\$225.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$25.00		735 ILCS 5/12-1001(b)
Cash on Hand	Ψ20.00	\$25.00	_
Line from  Schedule A/B: 14		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$0.00		735 ILCS 5/12-1001(b)
Federal, 2016	Ψ0.00	\$0	_
Anticipated Tax Refund  Line from  Schedule A/B: 28		100% of fair market value, up to any applicable statutory limit	
Brief	\$0.00		735 ILCS 5/12-1001(b)
description: Checking account, TCF	ψ0.00	\$0	_
Bank Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$21,725.00	\$4,287.00; \$0.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Cadillac Escalade, 2012, 2012 Cadillac Escalade Line from		100% of fair market value, up to any applicable statutory limit	_
Schedule A/B: 03 Brief			735 ILCS 5/12-1001(b)
description:  Watches, Rings,  Necklaces	\$1,200.00	\$0 100% of fair market value, up to any	
Line from Schedule A/B: 12		applicable statutory limit	
Brief	\$100.00		735 ILCS 5/12-1001(b)
description: Checking account, TCF Bank	ψ100.00	\$100.00  100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	

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Fill in	this information to identify	your cas	se:					
Debto	or 1 James			Brown				
	First Name		Middle Name	Last Nam	e			
Debto			M: 1 II M	Brown				
(Spous	e, if filing) First Name		Middle Name	Last Nam	e			
United	d States Bankruptcy Court f	for the:	Northern	District of Illino				
Case	number			(State	e)			
(If knov								
Off	icial Form 10	6D						Check if this is a
					_			amended filing
Scl	hedule D: Cr	edito	ors Who Ha	ive Claim	is Secure	ed by Prop	erty	12/1
Be as	complete and accurate a	as possibl	e. If two married peop	le are filing toget	her, both are equa	Illy responsible for s	upplying correct info	rmation. If
	space is needed, copy the		nal Page, fill it out, nu	mber the entries,	and attach it to tl	nis form. On the top	of any additional pag	es, write your
	and case number (if knov	•						
1. I	Do any creditors have c		,,	-				
[	No. Check this box a	nd submi	t this form to the court	with your other so	hedules. You hav	e nothing else to rep	ort on this form.	
	Yes. Fill in all of the inf	formation	below.					
Part	1: List All Secured Cl	laims						
2.	List all secured claims.		or has more than one so	ocured claim liet the	creditor	Column A	Column B	Column C
۷.	separately for each claim.					Amount of claim	Value of	Unsecured
	in Part 2. As much as pos	sible, list t	he claims in alphabetica	l order according to	the creditor's	Do not deduct the	collateral	portion
	name.					value of collateral.	that supports	If any
0.4	OCWEN LOAN SERVICINA	C 1				<b>#</b> 100,000,00	this claim	001 540 04
2.1	OCWEN LOAN SERVICING Creditor's Name	<u> </u>	Describe the propert	y that secures the	claim:	\$130,909.00	\$69,366.66	<u>\$61,542.3</u> 4
	12650 INGENUITY DR		1458 W 114th Place,					
	Number Stree	et	As of the date you fil	e, the claim is: Ch	eck all that apply.			
			Contingent					
		<b>32826</b> ZIP Code	Unliquidated					
	Who owes the debt? Che		Disputed					
	Debtor 1 only		Nature of lien. Check	all that apply.				
	Debtor 2 only			ı made (such as mo	rtgage or secured			
	Debtor 1 and Debtor 2	2 only	car loan)	h as tax lien, mecha	nnio's lion)			
	At least one of the del	btors			ariic s ileii)			
	and another  Check if this claim	rolatos	Judgment lien fro					
	to a community deb		Other (including a	right to offset)	·			
	Date debt was 3/3 incurred	2006	Last 4 digits of acco	unt number	1818			
0.0	FLAGSHIP CREDIT ACCE	DT				¢17.429.00	¢01 705 00	<b>#0.00</b>
2.2	Creditor's Name	<u></u>	Describe the propert		claim:	\$17,438.00	\$21,725.00	\$0.00
	3 CHRISTY DR STE 201		2012 Cadillac Escalad		a al all the at a a a b			
	Number Stree	et	As of the date you fil  Contingent	e, the claim is: On	еск ан тлат арріу.			
	0114 BB0 50 Bb B4	40047						
		19317 ZIP Code	Unliquidated					
	Who owes the debt? Che		Disputed					
	✓ Debtor 1 only		Nature of lien. Check	all that apply.				
	Debtor 2 only			ı made (such as mo	ortgage or secured			
	Debtor 1 and Debtor 2	2 only	car loan)	h as tax lien, mecha	anic's lian)			
	At least one of the del	btors			11110 S 11011)			
	and another  Check if this claim	relates	Judgment lien fro					
	to a community deb	ot	Other (including a	right to offset)	<u> </u>			
	Date debt was 9/2 incurred	2014	Last 4 digits of acco	unt number	1001			
		.1	our antries in Calumn	A 11		\$148 347 OO		

here:

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Debto	or 1 James		number (if known)		<del></del>
		liddle Name Last Name			
Do	Additional Page		Column A	Column B	Column C
Ра	After listing any entries on t 2.4, and so forth.	his page, number them beginning with 2.3, followed by	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.3	ROGERS & HOL	Describe the preparty that accuracy the eleim.	\$1,462.00	\$1,200.00	\$262.00
	Creditor's Name	Describe the property that secures the claim:	<del></del> _		
	PO BOX 879  Number Street	As of the date you file, the claim is: Check all that apply  Contingent	 -		
Creditor's Name  1 Corporate Drive, Suite 360 Number Street  Street  As of the date you file, the claim is: Check all that apply.	City State ZIP Code	불			
			d		
		Other (including a right to offset)			
	Date debt was 7/2016	Last 4 digits of account number1011			
2.4		Describe the property that secures the claim:	\$251,541.28	\$59,000.00	<u>\$192,541.</u> 2
	1 Corporate Drive, Suite 360		1-		
	Lake Zurich IL 60047	Contingent			
	City State ZIP Code	Unliquidated			
		Disputed			
		Nature of lien. Check all that apply.			
	Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secure car loan)	d		
	At least one of the debtors and another	Statutory lien (such as tax lien, mechanic's lien)			
	Check if this claim relates to	Judgment lien from a lawsuit			
	Date debt was incurred	Other (including a right to offset)			
0.5	POGEDS & HOL	Last 4 digits of account number	¢1 026 00	¢1 000 00	\$736.00
2.5	Creditor's Name			\$1,200.00	Ψ100.00
			<u></u> ·.		
		Contingent			
	MATTESON IL 60443	Unliquidated			
	City State ZIP Code	Disputed			
		Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secure car loan)	d		
		Statutory lien (such as tax lien, mechanic's lien)			
	another	Judgment lien from a lawsuit			
Debtor 1 and Debtor 2 only   At least one of the debtors and another   Debtor 1 and Debtor 2 only   Debtor 2 only   Debtor 1 and Debtor 2 only   Debtor 2 only   Debtor 3 and another   Debtor 2 only   Debtor 3 and Debtor 2 only   Debtor 3 and Debtor 3 and Debtor 3 and another   Debtor 1 and Debtor 2 only   Debtor 1 and Debtor 3 and another   Debtor 1 and Debtor 3 and Debtor 3 and Debtor 3 and another   Debtor 1 and Debtor 3 and another   Debtor 1 and Debtor 3 and 3 another   Debtor 3 and 3 an					
	incurred	Last 4 digits of account number1003		•	
	here:	ur entries in Column A on this page. Write that number	\$254,939.28		
	If this is the last page of your work of the second of the	our form, add the dollar value totals from all pages.	\$403,286.28		

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Debtor 1 James	Middle Nove	Brown	Case number (if known)
Part 2: List Ot	e Middle Name hers to Be Notified for a Debt Tha	Last Name at You Already Listed	
agency is tryin Similarly, if you	g to collect from you for a debt you ow	ve to someone else, list the of the debts that you listed i	lebt that you already listed in Part 1. For example, if a collection creditor in Part 1, and then list the collection agency here. n Part 1, list the additional creditors here. If you do not have this page.
Earnest J Co Name 15W030 N F Number	dilis RONTAGE RD Street		On which line in Part 1 did you enter the creditor?  2.4  ast 4 digits of account number
Burr Ridge		0527	

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	mation to identify your c			
Debtor 1	James		Brown	
	First Name	Middle Name	Last Name	
Debtor 2	Fannie		Brown	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	

Oniciai form 106E/F

Check	ΙŤ	this	IS	an	amended	tiling

claim

amount

amount

### Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

	1 :-4 61	-	DDIADIT	V I I	محدث ما الم
Part 1:	LIST AI	I OT YOUR	PRIORII	Y Unsecure	ed Claims

Do any creditors have priority unsecured claims against you?

	No. Go to Part 2.			
	Yes.			
2.	List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor sep listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two pri Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	both priority a	and nonpriori	ty amounts.
		Total	Priority	Nonpriority

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Debte	or 1 James	Brown	Case number (if known)	
	First Name Middle Name	Last Name		
Part				
Į	Do any creditors have nonpriority unsecured claims again  No. You have nothing to report in this part. Submit this  Yes.	-	court with your other schedules.	
4. I	List all of your nonpriority unsecured claims in the alphab unsecured claim, list the creditor separately for each claim. For	each claim lis	of the creditor who holds each claim. If a creditor has more ted, identify what type of claim it is. Do not list claims already incart 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
				Total claim
4.1	ACTIVITY COLLECTION SE		ast 4 digits of account number 6269	\$119.00
	Nonpriority Creditor's Name 664 N Milwaukee	V	When was the debt incurred? 2/2014	
	Number Street		As of the date you file, the claim is: Check all that apply.	
			Contingent	
	Prospect Heights Illinois 60070 City State Zip Code	<del></del> [	Unliquidated	
	Who incurred the debt? Check one.	Ī	Disputed	
	Debtor 1 only	1		
	Debtor 2 only	Γ	Student loans	
	Debtor 1 and Debtor 2 only	i	Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	L	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	[	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No		Other. Specify PAYMENT DATA	
	Yes			
4.2	CAPITAL ACCOUNTS	լ	ast 4 digits of account number 8705	\$122.00
	Nonpriority Creditor's Name Po Box 140065	V	When was the debt incurred? 7/2011	
	Number Street	ı	As of the date you file, the claim is: Check all that apply.	
		[	Contingent	
	Nashville Tennessee 37214 City State Zip Code	<del></del> [	Unliquidated	
	Who incurred the debt? Check one.	Ī	Disputed	
	✓ Debtor 1 only	1	ype of NONPRIORITY unsecured claim:	
	Debtor 2 only	[	Student loans	
	Debtor 1 and Debtor 2 only	[	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	Г	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	L	debts	
	Is the claim subject to offset?	[	001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL	
	✓ No		Other. Specify PAYMENT DATA	
	Yes			
4.3	CAPITAL ONE Nonpriority Creditor's Name	[	ast 4 digits of account number0461	\$2,038.00
	P O Box 30253	V	When was the debt incurred?1/2007	
	Number Street	Į.	As of the date you file, the claim is: Check all that apply.	
	Salt Lake City Utah 84130		Contingent	
	City State Zip Code		Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	[	Disputed	
	Debtor 2 only	1	Type of NONPRIORITY unsecured claim:	
	<u> </u>	[	Student loans	
	Debtor 1 and Debtor 2 only	[	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Γ	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt		debts  ☐ debts ☐ Other. Specify ☐ CreditCard	
	Is the claim subject to offset?  No	Ŀ	Other. Specify CreditCard	
	Yes			

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 Debtor 1 First Name
 James
 Brown Last Name
 Case number (if known)

After listing any entries on this page, number the	m beginning with 4.5, followed by 4.6, and so forth.	Total claim
City of Chicago - Dept of Finance - Water Division		\$1,886.37
Nonpriority Creditor's Name	Last 4 digits of account number	Ψ1,000.07
333 S. State St. #410 Number Street	When was the debt incurred?n/a	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago Illinois 606	Unliquidated	
	Code Disputed	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	<u>~</u>	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates to a community de	Water Bill: 0020 C Elizabeth,	
Is the claim subject to offset?	Chicago, IL 60609; Account No: Other. Specify 177374-177374	
✓ No	Other. Specify	
Yes		
ComEd		\$250.00
Nonpriority Creditor's Name	Last 4 digits of account number	\$250.00
3 Lincoln Center	When was the debt incurred?n/a	
Number Street	As of the date you file, the claim is: Check all that apply.	
Bankruptcy Section	Contingent	
	Unliquidated	
Oakbrook Terrace Illinois 6013 City State Zip (	81	
Who incurred the debt? Check one.		
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
<u></u>	Obligations arising out of a separation agreement or	
Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates to a community de		
Is the claim subject to offset?	<u> </u>	
✓ No		
Yes		
<u> </u>		
COMENITYBK/METROSTYLE Nonpriority Creditor's Name	Last 4 digits of account number	\$1,493.00
PO BOX 182789	When was the debt incurred?11/2011	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
COLUMBUS Ohio 432	18	
	Code Unliquidated	
Who incurred the debt? Check one.  Debtor 1 only	Disputed	
<u></u>	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
At least one of the debtors and another	divorce that you did not report as priority claims	
	Debts to pension or profit-sharing plans, and other similar	
	debts	
Check if this claim relates to a community de ls the claim subject to offset?	Other. Specify CreditCard	

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 Debtor 1 First Name
 James
 Brown Last Name
 Case number (if known)

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page				
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim			
4.7	CREDIT CNTRL Nonpriority Creditor's Name 5757 PHANTOM DR. SUITE 330	Last 4 digits of account number       0322       \$628.00         When was the debt incurred?       2/2017				
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent				
	HAZELWOOD Missouri 63042 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Collection; Collecting for				
	✓ No  Yes	Other. Specify ORIGINAL CRÉDITOR: MEDICAL				
4.8	CREDIT MANAGEMENT LP Nonpriority Creditor's Name	Last 4 digits of account number8920	\$118.00			
	PO Box 118288	When was the debt incurred? 12/2014				
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent				
	CarrolltonTexas75011CityStateZip Code	Unliquidated				
	Who incurred the debt? Check one.  Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans  Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?  No  Yes	Other. Specify				
4.9	Great American Finance Nonpriority Creditor's Name	Last 4 digits of account number 8432	\$0.00			
	20 N Wacker Dr, Ste 2275	When was the debt incurred? 8/2010				
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent				
	Chicago Illinois 60606 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts  Other. Specify  012 InstallmentLoan				
	Is the claim subject to offset?  No  Yes	Other. Specify U12 InstallmentLoan				

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Debtor 1 James Brown Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$108.00 Last 4 digits of account number Nonpriority Creditor's Name 1308 STATE HIGHWAY WEST When was the debt incurred? 12/2011 Number As of the date you file, the claim is: Check all that apply. Contingent **FRANKFORT** Illinois 62896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.11 Peoples Gas \$2,000.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Gas Bill Is the claim subject to offset? **✓** No Yes SEARS/CBNA 4.12 \$1,243.00 9070 Last 4 digits of account number Nonpriority Creditor's Name 13200 SMITH RD When was the debt incurred? 3/2012 Number As of the date you file, the claim is: Check all that apply. Contingent Oh<u>io</u> 44130 CLEVELAND Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_\_\_ CreditCard Is the claim subject to offset?

✓ No Yes

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Brown Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 SYNCB/HOME DESIGN AMI \$9,339.00 Last 4 digits of account number Nonpriority Creditor's Name 950 S FORRER BLVD When was the debt incurred? 2/2016 Number As of the date you file, the claim is: Check all that apply. Contingent **KETTERING** 45420 Ohio Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.14 WEBBANK/FINGERHUT \$914.00 Last 4 digits of account number Nonpriority Creditor's Name 6250 RIDGEWOOD RD When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT CLOUD Minnesota 56303 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify \_\_\_\_\_ CreditCard Is the claim subject to offset? **✓** No

Yes

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Debtor 1 James Brown Case number (if known)

FIRST Na	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpos
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$20,258.37	
	6i Total Add lines 6f through 6i	6i	\$20,258.37	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	James	Brown		
	First Name	Middle Name	Last Name	
Debtor 2	Fannie		Brown	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois (State)	
Case number			(Giaic)	

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			DO	cument Page s	33 01 77	
Fill	in this infor	mation to identify your o	case:			
Del	btor 1	James First Name	Middle Name	Brown Last Name		
	btor 2 ouse, if filing)	Fannie	Middle Ness	Brown		
		First Name	Middle Name	Last Name		
		ankruptcy Court for the:	Northern	District of Illinois (State)	—	
	se number nown)					
						Check if this is an amended filing
O <sup>1</sup>	fficial	Form 106H				-
Sc	hedul	e H: Your Co	debtors			12/15
filin the	g together, entries in t	both are equally respo	nsible for supplying corre	ct information. If more spa	omplete and accurate as possible. If ace is needed, copy the Additional F of any Additional Pages, write your n	Page, fill it out, and number
1.		ve any codebtors? (If y	ou are filing a joint case, do	not list either spouse as a co	odebtor.)	
	✓ No Yes					
2.				perty state or territory? (Cashington, and Wisconsin.)	Community property states and territorie	es include Arizona, California,
	✓ No. 0	Go to line 3.				
	Yes.	Did your spouse, form	er spouse, or legal equiva	lent live with you at the time	e?	

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2

Zip Code

Yes. In which community state or territory did you live? \_\_\_\_\_\_ Fill in the name and current address of that person.

Check all schedules that apply:

State

Name of your spouse, former spouse, or legal equivalent

Number Street

City

Official Form 106H Schedule H: Your Codebtors page 1

Case 17-177			Entered age 34 o	06/09/17 of 77	17:38:15	Desc M	ain
Fill in this information to identify	your case:						
Debtor 1 James First Name	Middle Name	Brown Last Name		-	at white to		
Debtor 2 Fannie (Spouse, if filing) First Name	Middle Name	Brown Last Name			ck if this is: An amended fi	ling	
United States Bankruptcy Court for the: Case number  [f known]	Northern	District of Illinois (State)		.   -	A supplement sexpenses as of	f the following	petition chapter 1 date:
Official Form 106I							
Schedule I: Your In	come						12/1
Part 1: Describe Employmen				-		-	ame and case
	nt	Debtor 1					ame and case
Fill in your employment information.		Debtor 1			Debtor 2		ame and case
information.  If you have more than one job, attach a separate page with	nt Employment status	Debtor 1  ✓ Employed  Not Employe	ed			od	ame and case
information.  If you have more than one job,		<b>Employed</b>	ed		Debtor 2	od	anie and case
information.  If you have more than one job, attach a separate page with information about additional employers.  Include part time, seasonal, or	Employment status	<b>Employed</b>			Debtor 2  ✓ Employe  Not Emp	od	anie and case
information.  If you have more than one job, attach a separate page with information about additional employers.	Employment status  Occupation	Employed Not Employe	ions		Debtor 2  ✓ Employe  Not Emp	ed bloyed nocular Vision ligan Ave	
information.  If you have more than one job, attach a separate page with information about additional employers.  Include part time, seasonal, or self-employed work.  Occupation may include student	Employment status  Occupation  Employer's name	Employed Not Employee  Cornell Interventi 621 NW 53rd St.	ions	33487 Zip Code	Debtor 2  Employee  Not Emp	ed bloyed nocular Vision ligan Ave	60616 Zip Code

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

 List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

there?

For Debtor 1 For Debtor 2 or non-filing spouse \$2,419.08

3. Estimate and list monthly overtime pay.

3. + \$0.00 4. \$2,419.08 + \$0.00 \$2,687.75

4. Calculate gross income. Add line 2 + line 3.

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Debto	or 1James First Name		∃rown _ast Name	Case number	r <i>(if</i>		
	,	das rae	adt Hame	For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		<b>→</b> 4.	\$2,419.08	\$2,687.75		
5. List	all payroll ded						
5a.	Tax, Medicare,	and Social Security deductions	5a.	\$242.13	\$367.58		
5b.	Mandatory cor	ntributions for retirement plans	5b.	\$0.00	\$0.00		
5c.	Voluntary cont	ributions for retirement plans	5c.	\$0.00	\$0.00		
5d.	Required repa	yments of retirement fund loans	5d.	\$0.00	\$0.00		
5e.	Insurance		5e.	\$183.73	\$151.06		
5f.	Domestic supp	ort obligations	5f.	\$0.00	\$0.00		
5g.	Union dues		5g.	\$44.24	\$0.00		
5h.	Other deduction	ons. Specify: Health Savings Account	_ 5h. +	\$108.33 +	\$0.00		
6. <b>Add</b> +5h.	I the payroll de	<b>ductions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$578.43	\$518.64		
7. Cal	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.	\$1,840.65	\$2,169.12		
8. List	all other incon	ne regularly received:					
8a.	business, profe	,					
		ent for each property and business showing ordinary and necessary business expenses, and					
	the total monthl	y net income.	8a.	\$0.00	\$0.00		
8b.	Interest and di	vidends	8b.	\$0.00	\$0.00		
8c.	dependent reg		a				
		s, spousal support, child support, maintenance, ent, and property settlement.	8c.	\$0.00	\$0.00		
8d.	Unemploymen	t compensation	8d.	\$0.00	\$0.00		
8e.	Social Security	,	8e.	\$0.00	\$0.00		
	Include cash ass cash assistance	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	8f.	\$0.00	\$0.00		
8.0	Pension or ret	irement income	8g.	\$0.00	\$0.00		
		income. Specify: See attached	8h. +	\$698.95 +			
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +		\$698.95	\$0.00		
		· ·			Ψ0.00	ſ	
		rincome. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10. pouse	\$2,539.60	\$2,169.12	=	\$4,708.72
Inc frie	lude contribution nds or relatives.	gular contributions to the expenses that you as from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household, your	dependents, your roomn			
Spe	ecify:					11. +	\$0.00
		n the last column of line 10 to the amount in				12.	\$4,708.72
VVII	te that amount o	in the Summary of Schedules and Statistical Sum	Timary of Certain	Liabiilles aitu Helaleu Da	ita, ii it applies	L	Combined monthly income
13. <b>D</b> o	No. Yes. Explain:	increase or decrease within the year after y	ou file this form	?			

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Debtor 1James		Brown		Case number (if	
First Name	Middle Name	Last Nam	ne	known)	
Part 1: Describe Employm	ent				
	Debtor 1			Debtor 2	
Employment status	<b>✓</b> Employed			Employed	
	Not Employed			Not Employed	
Occupation					
Employer's name	The Salvation Arm	y			
Employer's address	5040 N Pulaski Ro	i			
	Number Street			Number Street	
	Chicago	Illinois	60630	City St	ate Zip Code
	City	State	Zip Code	,	_,,
How long employed there?	8 months				

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Debtor 1James Brown Case number (if Middle Name First Name Last Name known) **Give Details About Monthly Income** Official Form 106I. Additional page. For Debtor 2 or For Debtor 1 non-filing spouse 8h.Other monthly income. Specify: 1. The Salvation Army \$698.95 \$0.00

	Case 17	'-17748	Doc 1	Filed 0 Docu		Entered 06/ age 38 of 7	09/17 17:38:15 7	Desc Main	
Fill in this infor	mation to identi	y your case:							
Debtor 1	James				Brown				
	First Name		Middle Na	me	Last Name		Check if this is:		
Debtor 2 (Spouse, if filing)	Fannie				Brown		An amended filir	na	
(Spouse, Il IIIIIg)	First Name		Middle Na	me	Last Name		브		
United States E	Bankruptcy Court	for the: Nor	thern	D	District of Illinois			nowing post-petition chapter 13 the following date:	
Case number					(State)				
(If known)	-						MM / DD / YYYY	<del></del>	
Be as complete information. If (if known). Ans	more space is r wer every ques	as possible. I leeded, attac lion.	f two married				ly responsible for sup al pages, write your n		2/15
	cribe Your Ho	usenoia							
Yes. Do	o to line 2  Des Debtor 2 liv  No				ses for Separate	Household of Deb	tor 2.		
2. Do you hav	e dependents?	<b>✓</b> No							
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill	out this inform	nation for	Dependent's Debtor 1 or D	relationship to ebtor 2	Dependent's age	Does dependent live with you?	
	enses include	.Z No							

### Part 2: Estimate Your Ongoing Monthly Expenses

Yes

than

yourself and your dependents?

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form B 1061.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$785.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$85.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$250.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

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Debtor 1 James Brown Case number (if known)
First Name Middle Name Last Name

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$470.00
6b. Water, sewer, garbage co	llection	6b.	\$150.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$300.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$535.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$250.00
10. Personal care products an	d services	10.	\$200.00
11. Medical and dental expens	ses	11.	\$150.00
12. <b>Transportation.</b> Include gas Do not include car payments		12.	\$400.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance dec	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$75.00
15d. Other insurance. Specify	<u>/:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$488.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify: Jewelry	Payments to Rogers and Hollands	17c	\$120.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony	maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedu	lle I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:		19.	\$0.00
20. <b>Other real property expens</b> 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	00-	<b>#0.00</b>
20b. Real estate taxes.	outy	20a	\$0.00
20c. Property, homeowner's,	or renter's insurance	20b	\$0.00
		20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association	on or condominatin dues	20e	\$0.00

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Debtor 1			Brown	Case number (if known)		
	First Name	Middle Name	Last Name			
21. <b>Othe</b> i	Specify:		_		21	\$0.00
22. <b>Calc</b>	ulate your monthly ex	penses.				\$4,258.00
22a. A	add lines 4 through 21.					\$0.00
22b. (	Copy line 22 (monthly e	expenses for Debtor 2), if any,	from Official Form 106J-2			\$4,258.00
22c. A	Add line 22a and 22b. T	The result is your monthly exp	enses.		22.	<u> </u>
23.Calcu	late your monthly net	t income.				
23a. (	Copy line 12 (your com	bined monthly income) from	Schedule I.		23a	\$4,708.71
23b. (	Copy your monthly exp	enses from line 22 above.			23b	\$4,258.00
		expenses from your monthly i	ncome.			\$450.71
	The result is your mont	hly net income.			23c	
mort		to finish paying for your car lase or decrease because of a r				

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Fill in this infor	mation to identify your ca	ase:			
Debtor 1	James		Brown		
	First Name	Middle Name	Last Name		
Debtor 2	Fannie		Brown		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)					

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.  $\frac{1}{2} \left( \frac{1}{2} \right) = \frac{1}{2} \left( \frac{1}{2} \right)  

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and					
×	/s/ James Brown	✗ /s/ Fannie Brown					
	Signature of Debtor 1	Signature of Debtor 2					
	Date 6/9/2017	Date 6/9/2017					
	MM/DD/YYYY	MM/DD/YYYY					

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Fill in	this infor	mation to identify your	case:					
Debto	or 1	James		Brown				
		First Name	Middle Na	me Last Nam	е			
Debto	or 2 se, if filing)	Fannie		Brown				
(Spous	se, ii iiiiig)	First Name	Middle Na	me Last Nam	e			
Unite	d States E	Sankruptcy Court for the	: Northern	District of Illino (Stat				
Case (If know	number vn)							
Off	icial	Form 107				_		Check if this is amended filing
Sta	teme	nt of Financi	al Affairs fo	r Individuals	Filing for	Bankru	ıptcy	04
inforr	nation. I		ded, attach a separa	ried people are filing ate sheet to this form				supplying correct e your name and case
Part	1: Give	Details About You	r Marital Status a	nd Where You Lived	Before			
1.	What is	your current marital s	status?					
	Ma Ma	rried						
	Ľ	rried married						
	Ľ	rried married						
2.	Not	married	you lived anywhere o	other than where you liv	ve now?			
2.	During t	married he last 3 years, have y		other than where you liv Byears. Do not include v		w.		
2.	During t	married he last 3 years, have y				w.		
2.	During t  Not  Not  Puring t  Yes	married he last 3 years, have y	you lived in the last 3			w.		Dates Debtor 2 lived there
2.	During t  Not  Not  Puring t  Yes	married  he last 3 years, have y  List all of the places y	you lived in the last 3	B years. Do not include v	vhere you live no			
2.	During t  Not  Not  Puring t  Yes	married  he last 3 years, have y  List all of the places y	you lived in the last 3	B years. Do not include v	vhere you live no			there
2.	During t  Not  Not  Position	married  he last 3 years, have y  List all of the places y	you lived in the last 3	B years. Do not include v	vhere you live no	Debtor 1		there
2.	During t  Not  Not  Position	married  he last 3 years, have y  List all of the places y  otor 1:	you lived in the last 3	B years. Do not include we be provided the p	Debtor 2:	Debtor 1		Same as Debtor 1
2.	During t  Not  Not  Position	married  he last 3 years, have y  List all of the places y  otor 1:	you lived in the last 3	Dates Debtor 1 lived there	Debtor 2:	Debtor 1	Zip Code	there  Same as Debtor 1  From
2.	During t  Not  Not  Not  Not  Not  Not  Not  N	married  he last 3 years, have y  List all of the places y  otor 1:	you lived in the last 3	Dates Debtor 1 lived there	Debtor 2:  Same as C  Number Street	Debtor 1 State	Zip Code	there  Same as Debtor 1  From
2.	During t  Not  Not  Puring t  No  No  Tes	married  he last 3 years, have y  List all of the places y  otor 1:	you lived in the last 3	Dates Debtor 1 lived there  From To	Debtor 2:  Same as Debtor Street  City  Same as Debtor Street	State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2.	During t  Not  Not  Puring t  No  No  Tes	married  he last 3 years, have y  List all of the places y  otor 1:	you lived in the last 3	Prom	Debtor 2:  Same as E  Number Street	State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From From
2.	During t  Not  Not  Puring t  No  No  Tes	married  he last 3 years, have y  List all of the places y  otor 1:	you lived in the last 3	Dates Debtor 1 lived there  From To	Debtor 2:  Same as Debtor Street  City  Same as Debtor Street	State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
2.	During t  Not  Not  Puring t  No  No  Tes	married  he last 3 years, have years. List all of the places years.  otor 1:  State	you lived in the last 3	Prom	Debtor 2:  Same as Debtor Street  City  Same as Debtor Street	State Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From From

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Brown Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, ✓ Wages, \$19000.00 \$13138.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$34000.00 Wages, \$32782.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$30000.00 ✓ \$30000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and exclusions) and exclusions) Est. YTD Rental From January 1 of current year until \$0.00 Income the date you filed for bankruptcy: Est. Rental Income (\$11,151.00)For last calendar year: (January 1 to December 31, 2016) Est. Rental Income (\$12,103.00)For the calendar year before that: (January 1 to December 31, 2015

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Brown Debtor 1 James \_ Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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otor 1 James			Bro	own	Case number	(if known)
First Name		Middle Name	Las	t Name		
Insiders include your corporations of whicagent, including one such as child suppo	r relatives; a h you are a for a busin	iny general partners in officer, director, p less you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b> No						
Yes. List all page	yments to a	an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				
Within 1 year befor insider?	e you filed	for bankruptcy, c	lid you make any	payments or trans	fer any property o	n account of a debt that benefited an
Include payments or	debts gua	ranteed or cosigne	d by an insider.			
<b>✓</b> No						
Yes. List all pay	ments tha	t benefited an ins	ider.			
			Dates of	Total amount	Amount you	Reason for this payment
			payment	paid	still owe	Include creditor's name
Insider's Name						
N						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				

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Brown Debtor 1 James Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Foreclosure Proceeding Cook County Circuit Court Pending Court Name On appeal 50 West Washington Street Case number NumberStreet Concluded 2016-CH-06073 Illinois 60602 Chicago City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 5025 S Elizabeth, Chicago, IL 60609 05/28/2017 \$0 Beal Bank Creditor's Name Explain what happened 1 Corporate Drive, Suite 360 Number Street Property was repossessed. Property was foreclosed. Lake Zurich Illinois 60047 Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	James		Brown	Case number (if known)		
		First Name	Middle Name	Last Name			
11.		thin 90 days before you fil counts or refuse to make			ank or financial institution,	set off any amou	ints from your
	<b>V</b>	No					
	H						
	Ш	Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street	_				
				Land Andrews			
				Last 4 digits of account i	number: XXXX-		
		City State	Zip Code				
		Oity State	Zip Code				
12.		hin 1 year before you filed pointed receiver, a custod		y of your property in the	possession of an assignee fo	or the benefit of o	creditors, a court-
		Na					
	✓	No					
		Yes					
	_						
Part	5:	<b>List Certain Gifts and</b>	Contributions				
13.	Wi	thin 2 years before you fil	led for bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600	) per person?	
		ī No					
	✓						
		Yes. Fill in the details for	r each gift.				
		Gifts with a total value of per person	of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gav	ve the Gift				
		Number Chresh					
		Number Street					
		City State	Zin Codo				
		City State	Zip Code				
		Person's relationship to yo	ou				
		Person to Whom You Gav	ve the Gift				
		reison to whom rou day	ve trie diit				
		Number Street					
		City State	Zip Code				
		Person's relationship to yo	ou				
		. 1.00 0 . C. allo nomp to ye	<del></del>				

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ebtoi i	James	Brown	Case number (if know	<i>'n</i> )	
	First Name Middle Name	Last Name		·	
l. Wit	hin 2 years before you filed for bankruptcy	, did you give any gifts or contribut	ions with a total value o	of more than \$600	to any charity?
	No				
✓	No				
	Yes. Fill in the details for each gift or contr	ibution.			
_	Gifts or contributions to charities	Describe what you contril	nutod	Date you	Value
	that total more than \$600	Describe what you contri	Juleu	contributed	value
	that total more than \$000			Contributed	
					-
	Charity's Name				
	•				
	Number Street				
	Number Street				
	0'1				
	City State Zip Code				
rt 6:	List Certain Losses				
<b>y</b>	nbling?  No  Yes. Fill in the details.  Describe the property you lost and	Describe any insurance c	overage for the less	Date of your	Value of property
	how the loss occurred	Include the amount that ins pending insurance claims o	urance has paid. List	loss	lost
		A/B: Property.			
				_	
rt 7:	List Certain Payments or Transfers				
abo	hin 1 year before you filed for bankruptcy, out seeking bankruptcy or preparing a banl	kruptcy petition?			anyone you consulted
abo	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepare No	kruptcy petition?			anyone you consulted
abo	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepare	kruptcy petition?			anyone you consulted
abo	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepare No	kruptcy petition?	ervices required in your ba	Date payment or transfer	Amount of payment
abo	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepare No Yes. Fill in the details.	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	out seeking bankruptcy or preparing a bank ude any attorneys, bankruptcy petition prepare No Yes. Fill in the details.  Semrad Law Firm	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a	ervices required in your ba	Date payment or transfer	Amount of
abo	nut seeking bankruptcy or preparing a bankruptcy petition prepare No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	nut seeking bankruptcy or preparing a bankruptcy petition prepare No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	kruptcy petition? ers, or credit counseling agencies for s  Description and value of a transferred  Attorney's Fee - 350.00	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency agencies for services for servi	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency agencies for services for servi	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Was Paid  Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency agencies for services for servi	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code Email or website address  Person Who Made the Payment, if Not You Person Who Was Paid Number Street	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency agencies for services for servi	ervices required in your ba	Date payment or transfer was made	Amount of payment
abo	No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Was Paid  Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	Pers, or credit counseling agencies for sers, or credit counseling agencies for services agency agencies for services for servi	ervices required in your ba	Date payment or transfer was made	Amount of payment

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Debto		James		Brown	Case r	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
ŀ	nelp	you deal with your credit not include any payment or t	ors or to make payme		r behalf p	oay or transfer a	any property to a	anyone	who promised to
   	<b>∠</b>	No Yes. Fill in the details.							
•				Description and value of any transferred	property	,	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
t I	he ncl	ordinary course of your bu	isiness or financial aff nd transfers made as se	ecurity (such as the granting of a s	•		•		
				Description and value of pro transferred	perty	Describe any payments recin exchange	property or eived or debts p	oaid	Date transfer was made
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
ŀ	oen	nin 10 years before you file eficiary? ese are often called asset-pro No		you transfer any property to a s	elf-settle	ed trust or simil	ar device of wh	ich you	are a
[		Yes. Fill in the details.		Description and value of th	e properi	ty transferred			Date transfer was made
		Name of trust							

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Brown Debtor 1 James Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Brown Debtor 1 James Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		James			Brown	Case numl	ber (if known)	
		First Name		Middle Name	Last Name			
26.		e you been a part	y in any judic	ial or administr	rative proceeding under	any environmental lav	w? Include settlements and orde	rs.
	П	Yes. Fill in the det	ails.					
					Court or agency	Nat	ure of the case	Status of the case
		Case title						Pending
					Court Name			On appeal
		Case number			NumberStreet			Concluded
					City State	Zip Code		
					onnections to Any Bu			
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a business or	have any of the following	ing connections to any business	?
		A member of A partner in a	f a limited liab a partnership	oility company (L	ade, profession, or othe LLC) or limited liability party of a corporation	-	e or part-time	
		_			equity securities of a cor	noration		
			at 10a3t 5 /0 C	in the voting of e	quity scourines or a cor	poration		
	<b>✓</b>	No. None of the a	above applie	s. Go to Part 12				
		Yes. Check all that	at apply abov	ve and fill in the	details below for each I	ousiness.		
					Describe the nat	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
		City	State	Zip Code	— Name of account	ant or bookkeeper	From To	
					Describe the nat	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or hookkooner	Dates business existed	
		City	State	Zip Code	— Name of account	ant or bookkeeper	_	
		City	State	Zip Gode			From To	
					Describe the nat	ure of the business	Employer Identification no include Social Security no	
		Business Name			_		EIN:	
		Number Street			Name of account	ant or bookkeeper	Dates business existed	
		City	State	Zip Code	_		From To	

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Debte	or 1	James			Brown	Case number (if known)
	Ī	First Name		Middle Name	Last Name	
28.	cred	litors, or othe		r bankruptcy, did yo	u give a financial statemei	nt to anyone about your business? Include all financial institutions,
					Date issued	
		-				
		Name			MM/DD/YYYY	
		Number Str	reet		=	
		reamber ou	CCI			
		City	State	Zip Code	_	
		Ciana Dalana	_			
Part	12:	Sign Below				
tr	rue a	nd correct. I	understand that	making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		×	/s/ James Brow	n		/s/ Fannie Brown
		Si	gnature of Debto			Signature of Debtor 2
		Da	ate 6/9/2017			Date 6/9/2017
D	id yo	u attach add	itional pages to	Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
Г	7 N	0				
	<b>=</b>	es				
D	id yo	ou pay or agre	ee to pay someo	ne who is not an att	torney to help you fill out b	ankruptcy forms?
_	_ N	0				
						Attach the Bankruptcy Petition Preparer's Notice,
L		es. Name of p	erson			Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re	James Brown ; Fannie Br	own	Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behal	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$350.00
	Balance Due			\$3,650.00
2.	. The source of the compensation pai	d to me was:		
	<b>✓</b> Debtor	Other (specify	)	
3.	. The source of the compensation pai	d to me is:		
	<b>✓</b> Debtor	Other (specify	)	
4.	I have not agreed to share the all members and associates of my	oove-disclosed compensation aw firm.	on with any other person unless the	ey are
		w firm. A copy of the agreem	rith a other person or persons who a nent, together with a list of the name	
5.	. In return for the above-disclosed fee a. Analysis of the debtor's final bankruptcy;	-	al service for all aspects of the bank g advice to the debtor in determinin	• •
	b. Preparation and filing of any	petition, schedules, stateme	ents of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings a	nd other contested bankruptcy mat	ters;
6.	. By agreement with the debtor(s), the	above-disclosed fee does n	ot include the following services:	
		CERTIFIC	CATION	
	certify that the foregoing is a comple cor(s) in this bankruptcy proceedings.	te statement of any agreeme	ent or arrangement for payment to n	ne for representation of the
	6/9/2017		/s/ Morsheda Hashem	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$419.02
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$109.02 for expenses, leaving a balance due of \$4,069.02
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/9/2017	
Signed	:	
/s/ Jam	es Brown	
/s/ Fannie Brown		/s/ Morsheda Hashem
Debtor(s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Brown, James ; Brown, Fannie	Case No		
	Debtor(s)	0450 140.		
		Chapter.	Chapter13	
	VERIFICATION	OF CREDITOR MAT	RIX	
Ti knowledge	he above named Debtors hereby verify that the e.	attached list of creditors is tru	ue and correct to the best of their	
Date:	6/9/2017	/s/ Brown, James	S	
		Brown, James Signature of Deb.	tor	
		/s/ Brown, Fanni	9	
		Brown, Fannie <i>Signature of Join</i>	t Debtor	

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OCWEN LOAN SERVICING L 1661 Worthington Rd Suite 100 Willowbrook, IL, 60527

FLAGSHIP CREDIT ACCEPT 3 CHRISTY DR STE 201 CHADDS FORD, PA, 19317

ROGERS & HOL PO BOX 879 MATTESON, IL, 60443

CREDIT CNTRL 5757 PHANTOM DR. SUITE 330 HAZELWOOD, MO, 63042

CAPITAL ACCOUNTS Po Box 140065 Nashville, TN, 37214

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

MERCHANTS CR 1308 STATE HIGHWAY WEST FRANKFORT, IL, 62896

Beal Bank 1 Corporate Drive, Suite 360 Lake Zurich, IL, 60047

Earnest J Codilis 15W030 N FRONTAGE RD Burr Ridge, IL, 60527

SYNCB/HOME DESIGN AMI 950 S FORRER BLVD KETTERING, OH, 45420

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130 COMENITYBK/METROSTYLE PO BOX 182789 COLUMBUS, OH, 43218

SEARS/CBNA 13200 SMITH RD CLEVELAND, OH, 44130

WEBBANK/FINGERHUT 6250 RIDGEWOOD RD SAINT CLOUD, MN, 56303

ACTIVITY COLLECTION SE 664 N Milwaukee Prospect Heights, IL, 60070

Great American Finance 20 N Wacker Dr, Ste 2275 Chicago, IL, 60606

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

City of Chicago - Dept of Finance - Water Division Po Box 6330 Chicago, IL, 60680

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
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- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$419.02
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$109.02 for expenses, leaving a balance due of \$4,069.02
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/9/2017			
Signed:	0			
/s/ Jame	S Brown James E. Brown		A a	3.
	ie Brown Hanne Brown	/s/ Morsheda Hashem	Markel	Dia
Debtor(s	s)	Attorney for Debtor(s)		1

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 James First Name	Middle Name	Brown Ca	ase number (if known)
	uestions for Reporting Purpose	Last Name	
16. What kind of debts do you have?  17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative	16a. Are your debts primaril "incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts your No. I am not filing under Chapte	y consumer debts? Consumer debts? Consumer debts? Consumer debts? Business debts? Busines investment or through the course ou owe that are not consumer to the following depter 7. Go to line 18.	Cany exempt property is excluded and administrative
expenses are paid that funds will be available for distribution to unsecured creditors?	t		
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$5	0 million
Part 7: Sign Below		Bostock	
	of title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state.	apter 7, I am aware that I mall understand the relief available I did not pay or agree to pay and and read the notice required and read the notice required the chapter of title 11, Underment, concealing property as a can result in fines up to 519, and 3571.	ay proceed, if eligible, under Chapter 7, 11,12, or 1 lable under each chapter, and I choose to proceed ay someone who is not an attorney to help me fill uired by 11 U.S.C. § 342(b). Inited States Code, specified in this petition.  If you have a specified in this petition.

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Debtor 1	James		Brown
	First Name	Middle Name	Last Name
Debtor 2	Fannie		Brown
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)	****		(State)

Check if this is an amended filing

### Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	nelp you fill out bankruptcy forms?
	<b>☑</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ James Brown Jamus E, Rum	* 1s/ Fannie Brown farmin Brown
	Signature of Debtor 1	Signature of Debtor 2
	Date 6/9/2017 ' MM/DD/YYYY	Date 6/9/2017 MM/DD/YYYY

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Debtor	1 James		Brown	Case number (if known)
	First Name	Middle Name	Last Name	
28. W	fithin 2 years before yo reditors, or other parti	ou filed for bankruptcy, did y ies.	ou give a financial stater	nent to anyone about your business? Include all financial institutions
Ē	Yes. Fill in the detail	s below.		
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		<del></del>	
	City	State Zip Code		
Part 12	Sign Below			
	nkruptcy case can res	tanu tiiat iliakiilu a laise sta	ilement, concealing nron	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.   /s/ Fannie Brown Lawrence Brown Bro
	Date 6/9	/2017		Date 6/9/2017
Did y	ou attach additional <sub>l</sub>	pages to Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
-	No Yes			
Did y	ou pay or agree to pa	y someone who is not an at	torney to help you fill out	bankruptcy forms?
<b>V</b>	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Brown, James ; Brown, Fannie		
	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFICATI	ON OF CREDITOR MAT	RIX
The knowledge.	e above named Debtors hereby verify that	the attached list of creditors is tr	ue and correct to the best of their
Date:	6/9/2017	/s/ Brown, James Brown, James Signature of Deb	Jan 20001
		/s/ Brown, Fanni Brown, Fannie Signature of Join	

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Deb	otor 1 James		Brown	Case number (if known)		
	First Name	Middle Name	Last Name	The manner of the state of the		
16.	Calculate the median family income that applies to you. Follow these steps:					
	16a. Fill in the state in which y	ou live.	Illinois	_		
	16b. Fill in the number of peo	ole in your household.	2			
	16c. Fill in the median family in household using the link specified in		To fin	nd a list of applicable median income amounts, go online	\$66,487.00	
17.	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.  How do the lines compare?					
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
	U.S.C. § 1325(b)(3).	n line 16c. On the top of p Go to Part 3 and fill out ent monthly income from	Calculation of Dispo	eck box 2, <i>Disposable income is determined under 11</i> sable Income (Official Form 122C-2). On line 39 of that		
Part	3: Calculate Your Comm	itment Period Under	11 U.S.C. §1325(k	b)(4)		
18.	Copy your total average mor	thly income from line 1	1.		\$6,378.50	
19.	Deduct the marital adjustme commitment period under 11 l	ent if it applies. If you are J.S.C. § 1325(b)(4) allows	e married, your spouse s you to deduct part of	is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.		
	19a. If the marital adjustment of				-\$0.00	
	19b. Subtract line 19a from I	ine 18.			\$6,378.50	
20.	Calculate your current mont	hly income for the year.	Follow these steps:		L	
	20a. Copy line 19b.				\$6,378.50	
	Multiply by 12 (the numb	er of months in a year).			x 12	
	20b. The result is your current	monthly income for the ye	ear for this part of the fo	orm.	\$76,542.00	
	20c. Copy the median family in	come for your state and s	ize of household from	line 16c.	\$66,487.00	
21.	How do the lines compare?					
	Line 20b is less than line 2 commitment period is 3 ye	0c. Unless otherwise orde ars. Go to Part 4.	red by the court, on the	e top of page 1 of this form, check box 3, The		
	Line 20b is more than or ead, The commitment period	qual to line 20c. Unless ot is 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box		
art	4: Sign Below					
	(/	nder penalty of perjury tha		is statement and in any attachments is true and correct.  /s/ Fannie Brown		
	Signature of Debtor 1	10-0	v ι	Signature of Debtor 2		
	Date 6/9/2017			Date 6/9/2017		
	MM/DD/YYYY			MM/DD/YYYY		
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 1					

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Debtor 1 James First Name	Middle Name	Brown Last Name	Case number (if known)
Part 4: Sign Below			
(/	of perjury you declare that the info	×	/s/ Fannie Brown — Connu Brown Signature of Debtor 2  Date 6/9/2017 MM/DD/YYYY